

Las Vegas Chamber of Commerce Business Voice

A Member Publication

November 2009 | Volume 29 Number 11

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and much more...

Chamber provides access to affordable, dependable health insurance now

Would you like to provide a health care benefit but are worried that it is too expensive? Are you sick and tired of the health care reform debate and just want affordable and dependable health insurance now?

Much attention is being placed these days on health care, but did you know the Las Vegas Chamber of Commerce already offers a small group health insurance plan to its members that provides many of the features Americans say they want?

Thanks to the Chamber's health insurance plan, Chamber members and their employees can access affordable and dependable comprehensive health insurance coverage right now. The Chamber's plan eliminates a number of the hurdles to insurance coverage many individuals and businesses face, such as qualifying for affordable rates or having insurance retro-actively revoked if an illness arises.

Through the Chamber's health insurance plan, member businesses with 2 to 50 employees can obtain group health insurance that features:

- Pre-existing condition coverage beginning immediately and some plans have no qualifying waiting period for employees

- Coverage that cannot be denied if you or your employees get sick
- Guaranteed renewal if you or your employees get sick

- Caps on deductibles and out-of-pocket costs
- No higher rates due to gender
- Preventive care
- Extended care for young adults

"The Chamber is proud to say we already have a viable health care plan in place for our members who want or need it right now," says Kara Kelley, Chamber president & CEO. "By taking advantage of the Chamber's health insurance plan, you will give your employees peace of mind knowing that their families are protected from medical and financial catastrophe."

The Chamber's health plan allows small businesses to enjoy the same group discounts on insurance as larger companies. Currently, 15,000 people in 2,900 groups are insured through the Chamber's plan. Here's how it works:

- Businesses need only two employees who work a minimum of 30 hours per week to qualify, with a maximum of 50 local employees
- Coverage is available for spouses and age-qualified dependents

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Preview 2010

Exhibits Space Available Now!

Preview Las Vegas 2010
Thursday, January 28,
2010
Thomas & Mack/
Cox Pavilion



No prescription benefits?

Find big savings on prescription drugs with the **free** Nevada Drug Card, a discount card.

The Nevada Drug Card helps you in many ways:

- 1.** More choices: Hundreds of drugs to choose from, not just generics. Brand names are available, too.
- 2.** More places: The Nevada Drug Card is accepted at independent pharmacies statewide and at most retail chain pharmacies.
- 3.** It's free: Unlike some discount drug programs, there is no sign-up fee.

Have insurance? If you have prescription coverage you can use this program for your non-formulary (non-covered) medications.

Why pay more? Sign up at www.nevadadrugcard.com

Get it now! It's easy to go online, sign up and print your card. In most cases, there are significant savings-typically 30-75%. Everyone in your family can have their own card and save.

Sponsored by:

Las Vegas Chamber
of Commerce

The Nevada Drug Card is not insurance.
It is a discount card open to all residents of Nevada.

Year-end planning techniques can maximize tax savings

By William P. McCarthy, CPA, McCarthy Kaster CPAs

As the end of 2009 approaches, it's a good time to start year-end tax planning. Between now and December 31, 2009, there is time to put in place several tax saving strategies. Many of these strategies are familiar ones; others are tailored to these challenging economic times.

Individuals

One of the tried and tested year-end planning methods is income and expense shifting. Basically, you aim to smooth out taxable income between 2009 and 2010 by accelerating and postponing transactions that either produce income or yield deductible expenses. These techniques work best if you can reasonably forecast your income and expense situation in the first few months of 2010.

Due to the current economic climate, there are some provisions in the Tax Code that figure more prominently this year. For example, job hunting expenses may be deductible. The first \$2,400 in unemployment benefits

is tax-free. If you relocate to take a new job, moving expenses may also be deductible.

Besides employment, other life events have tax consequences. Marriage, divorce and children all impact your federal tax status. Some of the most overlooked tax incentives are targeted to children. If you paid someone to care for a child, spouse or dependent, you may be able to reduce your tax by claiming the child and dependent care credit on your federal income tax return. This credit is separate from the child tax credit, which is \$1,000 per qualifying child for 2009. There is also an adoption tax credit. Many parents are using Coverdell Education Savings Accounts to put aside funds for a child's schooling. Although the contributions are not tax-free, the distributions, if used for qualified education expenses, are tax-free. There is also an expanded education tax credit, the American Opportunity Tax Credit, which can help with college tuition costs.

McCarthy Kaster 
CPAs & Business Advisors

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Editorial Policy:

The Las Vegas Chamber of Commerce welcomes input, ideas and suggestions from our members. As with any periodical, we must adhere to strict deadlines and we reserve the right to edit all materials submitted for publication. Commentaries that are marked as such do not necessarily reflect the opinion or position of the Chamber, its trustees or employees. The Chamber cannot guarantee the validity or accuracy of the contents of paid advertisements. Questions or concerns about content of *The Business Voice* can be addressed to Vice President of Marketing, Las Vegas Chamber of Commerce, 6671 Las Vegas Blvd. South, Suite 300, Las Vegas, NV 89119.

Helpful Hints:

- Limit the number of releases you send to the single most important happening in your organization.
- No advertisements will be printed in the Member News section.
- No phone numbers will be listed in the Member News section, with the exception of non-profit organizations.
- Outdated material will not be published.
- Membership dues must be current for submissions to be printed.
- The Chamber reserves the right to make the final edit on all submissions.

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Get noticed in the Chamber's *Buyer's Guide and Membership Directory*

If you're looking for a way to get the most from your advertising dollar, consider the value of promoting your business in the next issue of the *Las Vegas Chamber of Commerce Buyer's Guide and Membership Directory*. This important desk reference has an exceptional shelf life, with executives using it like a "Who's Who" directory when they make important business and buying decisions. By placing your business front-and-center with a prominent display ad, you can attract the attention of decision makers valley-wide. *The Las Vegas Chamber of Commerce Buyer's Guide and Membership Directory* is distributed throughout the community and Las Vegas metro area to more than 6,000 business leaders. This exclusive marketing exposure is available only to members of the Las Vegas Chamber of Commerce. For more information, specification and advertising rates contact Peggy Franzino, director of sales, at 702.586.3847 or pfranzino@lvchamber.com.

The Chamber's Fall 2009 *Relocation Guide* unveiled

The Las Vegas Chamber of Commerce unveils its new *Relocation Guide* for Fall 2009. This comprehensive guide is filled with resources for those planning to move to the Las Vegas area. It is packed with vital information and Chamber member listings to help new members of our community get a fast start.

The Las Vegas Chamber of Commerce Relocation Guide is a great way to get noticed by these new potential customers! Reserve your space today for the Winter Guide scheduled to publish in January of 2010. With more than 10,000 copies distributed per issue, this advertising option is perfect for businesses that offer relocation services.

Contact Chamber Advertising at 702.586.3856 for more information. Watch for the Relocation Guide online at www.lvchamber.com/relocate-las-vegas.

Chamber recognizes November 2009 Patron Award winner

Mike Sinanovic, AiFD, Owner, Certified Floral Designer, Executive Floral Design Services, has been recognized as the Chamber's November 2009 recipient of the prestigious Patron Award sponsored by GES. A member since May 2003, Executive Floral regularly provides the Chamber with floral arrangements for various luncheons and special events.

Space still available for Focus Las Vegas

The next session of Focus Las Vegas will be held November 3 and 10, 2009, from 7:30 a.m. to 5:00 p.m. at the Las Vegas Chamber of Commerce. Focus is an intensive two-day program designed to give participants an insider's view of the workings of Las Vegas. For more information call 702.641.5822.

November 5 Business After Hours Networking Mixer Join the Las Vegas Chamber of Commerce November 5 for an exclusive Business After Hours mixer at the Orleans Arena. You'll have the opportunity to network, mix and mingle in the VIP club level of the Orleans Arena and then watch a hockey game compliments of Orleans Arena. Don't miss out on some fabulous prizes including a raffle to win a



party suite for 36 people during a future hockey game. This event is open exclusively to Chamber members. RSVP is required and seating is limited to two tickets per Chamber member. Attendee names must be provided when securing

your reservation. The mixer runs from 5:30 - 7:00 p.m., with the game to follow. For more information call 702.641.5822 or visit www.lvchamber.com.

The Chamber offers **FREE** Business Survival Seminars monthly

The Las Vegas Chamber of Commerce, SCORE and several Chamber member businesses are partnering to bring you complimentary business-focused seminars monthly at the CenturyLink™ Business and Conference Center at the Las Vegas Chamber of Commerce in Town Square. Open exclusively to members, these FREE sessions have included topics on utilizing social media to financial reviews. Take advantage of this member benefit and join other Chamber members in these interactive programs. For more information call Member Services at 702.641.5822, visit www.lvchamber.com and click on the event calendar or check out dates and times on page 16 and 17.

Business Survival Legal Solutions sessions with Chamber member attorneys and business counseling sessions with SCORE advisors are also available in one-on-one private sessions. Check out the Chamber calendar of events for more information or call 702.641.5822 to schedule your appointment.

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The Respect?

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The Rewards?

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Win a full-page ad in the *Las Vegas Review-Journal*

**LAS VEGAS
REVIEW-JOURNAL**
reviewjournal.com

Could your business use \$20,000 in free advertising? If you prepay your 2010 annual membership renewal dues or join the Chamber and pay your membership dues in full before December 31, 2009, you'll be eligible to participate in a drawing for a full-page black & white ad in the *Las Vegas Review-Journal*.

This advertising opportunity has a cash value of nearly \$21,000. Don't miss this incredible opportunity!

- RJ distribution: 165,000 weekly; 191,000 Sunday.
- Eligibility: new members who join the Chamber and pay in full for their annual membership between 10/15/09 and 12/31/09 and current members who pre-pay their 2010 renewal dues in full by 12/31/09 (using the prepaid dues statement that will be mailed in mid-November).

The mailer will also include a letter giving additional details of eligibility for the drawing.

In addition to the opportunity to win this incredible advertising package, prepaying your Chamber dues can help your business in other ways:

- By paying before the end of the year, you could be able to take advantage of the tax deductibility of your membership dues, decreasing your tax burden for the year.
- Paying in advance streamlines your budgeting and accounting process for the year.
- Enjoying a prepaid Chamber membership, you can rest assured there will never be a "lag" in the availability of your benefits or access to valuable programs and member-exclusive offerings.

Above all else, your membership in the Las Vegas Chamber of Commerce allows you to be part of one of the largest, most effective business organizations in the state.

For more information:

New members call Peggy Franzino at 702.586.3847.

Renewing Chamber members, contact Shannon Mengel at 702.586.3845. ■

Business Education Series



Punam Mathur



Amy Ayoub

Wednesday, November 4

Speakers: Punam Mathur & Amy Ayoub

Program: Is Your Networking Working?

Location: CenturyLink™ Business and Conference Center at the Las Vegas Chamber of Commerce, 6671 Las Vegas Blvd. South, Ste. 300 at Town Square, LV NV 89119

Time: Registration & Breakfast: 7:00 – 7:30 a.m.
Program: 7:30 – 9:00 a.m.
Networking: 9:00 – 9:30 a.m.

Cost: \$35 per member with prepaid registration
\$50 per non member with prepaid registration
\$5 additional for week of event registrations
\$55 for all walk-ins

To register: www.lvchamber.com or call 702.641.5822.

Learn how to build and strengthen professional networks

Punam Mathur and Amy Ayoub return to the Chamber November 4 for their always-popular Business Education Series (BES) program, "Is Your Networking Working?" The duo share tried and true tips for building and strengthening personal and business networks, in-

cluding relationship building and word-of-mouth marketing. Presentation points include:

- The finer points of relationship building
- How to turn networking efforts into business opportunities
- Ways to maximize the power of established relationships through word-of-mouth

This high-energy program will give you new insight into building a strong and vital network in any economy! Seats to this annual event sell out quickly, so make your reservation today. ■

2010 Sponsorships for BES and other Chamber programs are now available. Contact Peggy Casper at pcasper@lvchamber.com or call 702.586.3803.

The Las Vegas
Chamber of Commerce Presents

Preview 2010

Engage. Evolve. Emerge.

Thursday, January 28, 2010

Thomas & Mack Center - Cox Pavilion

The Premier
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Sky High Marketing • Southwest Gas Corporation • UnitedHealthcare

Las Vegas Chamber
of Commerce

Business assistance available from the Department of Air Quality & Environmental Management

The Clark County Department of Air Quality & Environmental Management (DAQEM) applies and enforces the air quality regulations which establish requirements for sources that emit or release air contaminants into the atmosphere. Through the Clean Air Act, and under the auspices of EPA guidelines, the department monitors, regulates, educates and conducts long-term planning for air quality in the valley.

More than 3,000 businesses in Clark County have air permits, including power plants, chemical plants, commercial buildings, dry cleaners and gas stations. It is a requirement that any new or modified facility in Clark County that emits regulated

air pollutants above certain levels obtain a stationary source* air permit before starting construction.

DAQEM has technical staff available to discuss questions or concerns directly related to helping businesses move through sometimes difficult compliance procedures and inspections. Many times, small businesses may

not realize they need air permits. DAQEM provides a Small Business Assistance (SBA) program that helps businesses with fewer than 100 employees, and that are not stationary sources of air pollution, comply with air quality regulations. This service is free, confidential and is provided on a non-enforcement basis.

DAQEM will supply all businesses with:

- Guidance through the air permit application process;
- Assistance with air permit modifications, emission calculations and record keeping;
- Resources to interpret local and federal air quality regulations; and
- Answers regarding compliance issues.

DAQEM also provides businesses with information and technical assistance for water quality requirements and the Desert Conservation Program.

For more information, call 702.455.5942, go online at www.accessclarkcounty.com, or visit/write:

Department of Air Quality & Environmental Management
500 S. Grand Central Parkway
Box 555210
Las Vegas, NV 89155-5210

**Stationary sources are non-moving sources, fixed-site producers of pollution such as power plants, chemical plants, oil refineries, manufacturing facilities, and other industrial facilities. ■*

Establish your businesses' "Green Roots"



Check out the Chamber's new Green Initiative, called Green Roots program on www.lvchamber.com/programs/green for helpful tips to "green" your business. Launched in October, the Chamber's Green Roots program enables members of the Chamber to get additional exposure for making a positive impact on the environment.

Green Roots level designations are achieved by completion of four level surveys available on-line. Once a business has successfully completed a level, a Green Roots icon is added to their listing on the online member directory. This icon lets customers know the business is committed to green endeavors.

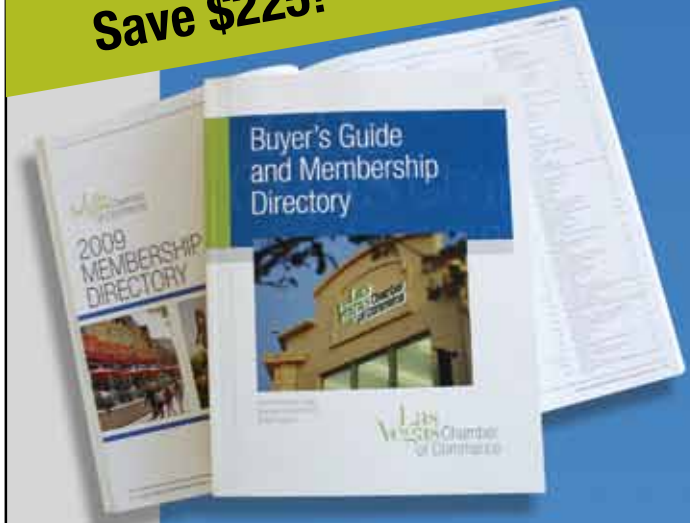
Start planting your "green" roots today. Contact Lauren Boitel at 702.586.3893 or visit www.lvchamber.com and click on the Green Initiative block on the home page of the Chamber's website. ■

Maximize your Chamber Benefits for FREE!

Are you taking advantage of all of your **FREE** Chamber member benefits? Check out ten ways to maximize your Chamber membership today.

10. Send a press release and get exposure for your company in Chamber News pages of *The Business Voice*. See page 26 for details on submitting press releases. Send releases to pr@lvchamber.com.
9. Get a "Proud Member" logo/icon posted on your website and use it on your print materials to bring instant credibility to your business. Check out the Member's Only section at www.lvchamber.com to download instructions.
8. Sign up for the Chamber's Office Depot program and start saving on the office supplies you order most. Check out the article on page 10 for more details or sign up at www.lvchamber.com/chamber/office-depot.
7. Meet with a client or use the CenturyLink™ Business Center as your office away from the office. This state-of-the-art venue has free WI-FI access, free coffee and is a great place to do business on the go. Located in the heart of Town Square on the Las Vegas Strip, the Chamber's business center is free to all Chamber members and you don't need to make a reservation to use the Business Center.
6. Arrange for a ribbon cutting to showcase a new location, remodel or new line of business. Your full-color photo, address, phone number and website will be listed in the Ribbon Cutting section of an upcoming issue of *The Business Voice*. Check out page 20 for details on how to schedule your complimentary ribbon cutting event.
5. Plan to attend a **free** Business Survival Workshop or **free** Business After Hours Mixers to network with hundreds of Chamber members. Check the calendar of events on pages 16 and 17 for dates and times.
4. Create a **free** Member-to-Member Discount offer online. These exclusive member offers are available for all Chamber members. Post as many offers as you like and take advantage of the hundreds of offers posted daily, saving money and time when you shop. Visit www.lvchamber.com/chamber/member-member-discount for more information.
3. Get involved in Customer Service Excellence. This turnkey employee recognition program is **free** and easy to use. Just place nomination cards at your location and encourage customers and co-workers to nominate your employees. Nominees are recognized at complimentary ceremonies and receive certificates and pins. Visit www.lvchamber.com/programs/cse for more information.
2. Follow the Chamber on Twitter and become a Chamber Facebook fan to get the latest information and tips to help your business thrive. Links to both social networking sites are located on the front page of the Chamber's website at www.lvchamber.com.
1. Display your "Proud Member Plaque" and add a free window cling to tell your customers and visitors that you are a member of the most powerful business organization in the state. If you need a proud member plaque or window cling contact Member Services at 702.641.5822.

**Full-color ads
for the black and white price!
Limited time ad offer!
\$675 for a 1/6 page ad
Save \$225!**



Las Vegas Chamber of Commerce Buyer's Guide and Membership Directory

When members look for new vendors, suppliers and potential new clients, they turn to the *Las Vegas Chamber of Commerce Buyer's Guide and Membership Directory*.

This comprehensive directory puts your business in-front of more than 6,000 Chamber members and is a year-long resource that they turn for their business needs.

Contact us at 702.586.3856.

Las Vegas Chamber
of Commerce

Chamber members save 15-25 percent using Office Depot Discount program

Are you still paying full price for your office supplies? If you are, you're paying far too much. All members of the Las Vegas Chamber of Commerce are eligible to participate in a special Office Depot discount plan that can save you as much as 15-25 percent on total annual office supply expenditures.

How does it work?

The Office Depot Chamber Discount Program assists members by customizing their most common office supply purchases to help them save money. The program provides member participants with 200 of the most commonly-used business office products at Chamber discount prices that are included in the customized

program. The program is set up so the member participant can use either their personal or business credit card or enroll for account billing for their purchases.

Special and additional features:

- On-line, fax and telephone ordering
- Next-day delivery
- Monthly reports to help you monitor your expenses
- Broad array of promotional products, customizable with your organization's name, logo or slogan

- Computer and technology solutions from Tech Depot™
- Design, printing and shipping for all of your document needs
- Office furniture ranging from basic to designer-brand, even custom orders

How do I sign up?

All Chamber members can sign up online via or through the Chamber website, www.lvchamber.com and click the Office Depot link under "Member Benefits," where you will be able to complete your application online. Once you have joined the Chamber Office Depot program, an Office Depot Account Manager will contact you to enroll your card. Your Office Depot Account Manager will work with you to create a customized pricing program that fits your organization's spending habits.

The Chamber's Office Depot discount benefit is a cost-saving program open exclusively to members of the Las Vegas Chamber of Commerce. It's free, and it's easy! Sign up today. For more information, call 702. 641.5822. ■

Office DEPOT.
Taking Care of Business



In this economy it is important to get exposure for your company in new and innovative ways. Preview 2010 tradeshow and conference on Thursday, January 28 at the Thomas & Mack/Cox Pavilion is a great way to network with nearly 2,000 new potential customers and reconnect with current business associates.

Exhibiting at Preview 2010 is an affordable and effective way to engage prospective clients and communicate your company's new product lines, services or to simply reinforce your level of service and commitment to the local marketplace.

Visit www.previewlasvegas.com for more information and to download a registration form or contact MJ Dennis at 702.586.3827.

In the December issue of *The Business Voice* look for information on the panel of speakers for Preview 2010. The line-up is filled with high-energy presenters that will share exclusive information only available at Preview.

Tickets are available to at www.previewlasvegas.com or call Member Services at 702.641.5822. ■



Join Office Depot for a Special Event!

Come see how you can save time and money by using your Chamber Office Depot discount on all your print and copy services at select Office Depot stores. Special pricing for Chamber members on items such as business cards, letterhead, stationary, and holiday cards will be showcased.

Dates, Times, and Locations:

Nov. 17
4pm-6pm
9701 S. Eastern Ave.

Nov. 18
4pm-6pm
5915 S. Eastern Ave.

Nov. 19
11am-2pm
2060 N. Rainbow Blvd.

Nov. 19
4pm-6pm
10950 W. Charleston Blvd.

Sample bags for all! The first 15 attendees will receive free print and copy services in the amount of \$10.



Product Description	Retail Price	Current Price	Member Savings
BW SS LETTER	\$0.10	\$0.025	73.0%
BW DS LETTER	\$0.20	\$0.05	75.0%
COLOR SS LETTER	\$0.59	\$0.29	50.8%
COLOR DS LETTER	\$1.18	\$0.58	50.8%

New Federal anti-identity theft provision goes into effect Nov. 1 – Is your business ready?

In 2007, the Federal Trade Commission (FTC) developed the “Red Flags Rule,” requiring businesses and organizations to develop and implement programs aimed at halting identity theft. The rule’s November 1, 2009 implementation date is now upon us. Businesses that fail to comply with the new law may be subjected to stiff civil penalties and intrusive audit and compliance measures.

Does the “Red Flag” rule apply to your business?

The Red Flags Rule applies to financial institutions or any business that regularly permits deferment of payment or provides goods or services and bills customers later, if there is a “reasonably foreseeable risk” of identity theft. Businesses covered by the Red Flags Rule must:

- Develop, implement and administer a written identity theft prevention program that must be approved at the highest level of the company.
- The program must include policies and procedures to identify “Red Flags” of identity theft, a method to detect such Red Flags, procedures in the event red flags are detected.
- The program must have a method to re-evaluate the program as risks of the crime change.

What constitutes a “Red Flag?”

According to the FTC, “Red Flags” are potential patterns, practices or specific activities indicating the possibility of identity theft. When a red flag is detected, a company might:

- Notify the customer
- Close or refuse to open an account
- Change a password
- Notify law enforcement

What do I need to do to become compliant?

There is no one-size-fits-all approach: the response must be appropriate to the degree of risk posed:

- Businesses must tailor their programs to the size of their business and the risk of identity theft likely in their operations.
- Businesses must ensure their employees are trained in the program and actually put it into practice.
- A business must update its program as risks change, or when the business undergoes a change such as restructuring, merger or acquisition.

Are my current identity theft protections “good enough?”

The Red Flags Rule represents a fundamental shift in the prevention of identity theft, from passive data protection and encryption to a more proactive approach. These regulations affect any business that provides goods or services without requiring payment in advance or when the goods or services are provided. FTC enforcement actions in the realm of identity theft have in the past included both a review of the company’s policies and the company’s actual implementation of those policies.

How flexible are the Red Flags rules?

The Red Flags Rule provides all financial institutions and creditors the opportunity to design and implement a program that is appropriate to their size and complexity, as well as the nature of their operations. Guidelines issued by the FTC should be helpful in assisting covered entities in designing their programs. A supplement to the guidelines (available through the FTC) identifies 26 possible red flags. These red flags are not a checklist, but rather, are examples that financial institutions and creditors may want to use as a starting point. They fall into five categories:

1. alerts, notifications or warnings from a consumer reporting agency;
2. suspicious documents;
3. suspicious personally identifying information, such as a suspicious address;
4. unusual use of – or suspicious activity relating to – a covered account; and
5. notices from customers, victims of identity theft, law enforcement authorities or other businesses about possible identity theft in connection with covered accounts.

What happens if I don’t comply with the new law?

A weak policy, or a strong policy that is insufficiently implemented, can spell trouble for the company under review, including hefty civil penalties or injunctions. Past FTC actions in identity theft-related cases have:

- Imposed fines in the millions of dollars
- Required the violator to submit to and pay for third-party audits and monitoring for up to 20 years

Where can I find more information?

Visit www.RedFlags@ftc.gov.

Information for this article provided by Lionel Sawyer & Collins and the Federal Trade Commission. ■



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- Local **Face-to-Face** relationship managers and servicing managers who are knowledgeable about the industries we serve.
- Excellent customer service via a Help Desk available 24/7/365.



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Las Vegas Chamber
of Commerce

“Don’t let yourself be fooled into believing home-based businesses are any less legitimate than their storefront counterparts.”

Home-based business start-up 101

By Dave Archer, CEO, Nevada’s Center for Entrepreneurship and Technology (NCET)

Planning for the start-up of your home-based business operation is just as vital as planning for the start-up of a brick and mortar business – perhaps even more so. Don’t let yourself be fooled into believing home-based businesses are any less legitimate than their storefront counterparts. Even companies run from the home must be properly licensed, and to succeed, need to operate from a well-designed business and marketing plan.

Basic needs of home-based business start-ups:

The business plan: Developing an official business plan is the first step of starting any business. Why? Because during the process, you’re forced to examine every part of your business in an in-depth and analytical way. This is where potential flaws in your idea will surface, and it’s much better to discover them prior to investing time, money and sweat equity. You will also be required to have a solid business plan in place prior to seeking any type of financing. You can get help writing a business plan through Nevada Microenterprise Initiative (www.4microbiz.org), SCORE (www.score.org), or the Nevada Small Business Development Center (www.nsbdc.org).

The marketing plan: Who are your customers? Who are your competitors? How is your product or service different from others in the market? How will you brand your company in such a way that allows you to find and retain a steady flow of customers? A marketing plan is a vital component of your business plan in that it forces you to consider how you fit into the marketplace, and develop a plan of action for promoting your company.

The budget: The budget is another component of your business and marketing plans that help you assess what you have and what you need – both in the short and long-term – when it comes to cash flow. Establishing a working budget early in the start-up process will also help you with record-keeping, accounting and tax prep as your business progresses. Remember that while numerous home-based business costs are tax-deductible, you must keep detailed, accurate records of everything, from utility costs to home repairs.

Business licensing: Do you “really” need a business license if you operate from home? Yes! Not only is it the law, it also legitimizes your business. The type of license you’ll need depends on where you live and what type of business you’re operating. Business licensing recently became consolidated and streamlined through the Nevada Secretary of State’s Office. You can learn more by visiting www.sos.state.nv.us.

Permits: Depending again on where you live and what you

do, you may be required to seek special permits prior to launching your home-based business. This includes home-use permits and often, permission from your homeowners association to operate a business at home. You will likely be required to outline whether you will have people working with you in your home and how much foot and auto traffic you anticipate coming through your neighborhood. The Secretary of State’s office is again a good resource for learning more about the specifics as they pertain to your particular industry.

Insurance: Insurance costs are one of a small business’ largest expenditures, so it’s important to consider your insurance needs prior to launching your operation. The first to consider is your homeowner’s insurance, and whether your existing policy provides sufficient coverage for operating a business from home. Talk to your insurance representative for more information. Depending on your business, you may also need worker’s compensation or additional liability coverage specific to your operation. Second is health insurance for you, your family and employees, if you have them. There are numerous factors that influence the cost of purchasing private policy coverage. Consider the benefits of participating in a group plan, such as that offered through the Las Vegas Chamber of Commerce, which allows small businesses to buy into a larger pool and access competitive rates.

Basic business tools: In addition to the formalities of business start-up outlined above, there are also practical basic start-up tools you’ll want to have in place to ensure your business performs professionally. These include:

- Designated work space in your home
- A computer, printer, fax and designated phone line
- Professional e-mail account and address
- A business bank account
- Professional business cards, letterhead and, finances permitting, create a website

A professional frame of mind is an essential start-up “tool.” This means projecting a professional image for your business and for yourself right from the start.

Next month, we’ll go more in-depth with establishing a home office, including the all-important differentiation between “home” and “office.”

NCET, Nevada’s Center for Entrepreneurship and Technology, connects Nevadans to the resources they need to start and grow successful businesses. Visit www.NCET.org for more information. ■

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Las Vegas Chamber of Commerce

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November Chamber Events

4

Business Education Series

When: Wednesday, November 4
Time: 7:00 - 7:30 a.m. Registration & breakfast
 7:30 - 9:00 a.m. Program
 9:00 - 9:30 a.m. Networking
Location: CenturyLink™ Conference Center at the Las Vegas Chamber of Commerce
Speakers: Punam Mathur and Amy Ayoub
Program: "Is Your Networking Working?"
Details: Punam Mathur and Amy Ayoub return to share tried and true tips for building and strengthening your personal and business networks including relationship building and word-of-mouth marketing. \$35 for members with a guaranteed prepaid reservation, \$50 for non members with a guaranteed prepaid reservation, \$55 for all walk-ins. Additional \$5 for week of event. RSVP by calling 702. 641.5822 or register online at www.lvchamber.com

Sponsored by:



4

Green Initiative 4th Quarter Sustainability Café Complimentary

When: Wednesday, November 4
Time: 5:30 - 8:30 p.m.
Location: CenturyLink™ Conference Center at the Las Vegas Chamber of Commerce
 6671 Las Vegas Blvd. South, Ste. 300 at Town Square
Details: The Las Vegas Chamber of Commerce Green Initiative partners with Nevada Energy Star® Partner's Green Alliance to present an evening of networking, education and dialogue. The Green Alliance unites green-minded organizations and individuals in the community through monthly mixers that create the opportunity for you to align yourself with other like-minded business representatives. Cost is \$20. Register online or call 702.641.5822.

Hosted by:



5

Business After Hours: Orleans Arena Mixer

When: Thursday, November 5
Time: 5:00 - 5:30 p.m. Registration
 5:30 - 7:00 p.m. Networking
 7:00 p.m. Game starts
Location: Orleans Arena
 4500 W. Tropicana Ave.
Details: Mix and mingle in the VIP Club level of the Orleans Arena, then stay and enjoy a hockey game. Two tickets per member. This event is complimentary. RSVP is required. Register online at www.lvchamber.com or contact Member Services at 702.641.5822. See page 4 for more details.



9

Vegas Young Professionals (VYP) Toastmasters

When: Monday, November 9
Time: 5:30 - 6:00 p.m. Check-in & networking
 6:00 - 7:00 p.m. Meeting
Location: The Platinum Hotel, 211 E. Flamingo Rd.
Details: Exceptional communication skills are vital to success in the business world. VYP has created a Toastmasters group for its members to aid in the development of speaking, presentation and leadership skills. E-mail vyp@lvchamber.com if you plan to attend. RSVP is appreciated. Open and free to all VYP members and guests. VYP Toastmasters meets every 2nd and 4th Monday of the month, and membership is \$60 to join, \$36 every six months.



Hosted by:



10

Membership Power Lunch

When: Tuesday, November 10
Time: 11:30 a.m. Registration and networking
 Noon - 1:00 p.m. Program and lunch
Location: Rio All-Suite Hotel and Casino, 3700 W. Flamingo Rd.
Speaker: Dr. Neal Smatresk President of UNLV
Details: Dr. Smatresk will discuss UNLV, Las Vegas and their partnership for a sustainable future. Register online at www.lvchamber.com or call 702.641.5822. \$50 for Chamber members, \$65 for non-Chamber members \$70 for all walk-ins (\$5 additional week of event registrations).

Sponsored by:



11

Chamber Voices Toastmasters

When: Wednesday, November 11
Time: 10:30 a.m. Registration & networking
 10:45 a.m. - Noon Program
Location: CenturyLink™ Conference Center at the Las Vegas Chamber of Commerce
 6671 Las Vegas Blvd. South, Ste. 300 at Town Square
Details: Looking for a way to improve your communication and leadership skill in both your personal and professional life? The Chamber is home to a Toastmasters club, Chamber Voices, open exclusively to Chamber members. Membership in Toastmasters is just \$45 every six months. There is no charge for guests.



11

Business Survival: Counseling Sessions

Complimentary, for Chamber members only
 FREE one-on-one help sessions

When: Wednesday, November 11
Time: Appointments available at 9:00, 10:00, 11:00 a.m. or 1:00, 2:00 & 3:00 p.m. (one member per session)
Location: CenturyLink™ Conference Center at the Las Vegas Chamber of Commerce
 6671 Las Vegas Blvd. South, Ste. 300 at Town Square
Details: SCORE counselors will be on hand to provide FREE one-on-one help sessions exclusively for Chamber members. Expert business professionals will help you assess your business concerns and provide you with the advice, tools and resources you need to keep your business operating during this slow economy. There is no charge for this service, though an appointment is required. Call Member Services at 702.641.5822.



12

Business Survival: Getting a Healthy P&L Complimentary Workshop

When: Thursday, November 12
Time: 8:00 - 8:15 a.m. Registration
 8:15 - 10:15 a.m. Program
 10:15 - 10:45 a.m. Networking
Location: CenturyLink™ Conference Center at the Las Vegas Chamber of Commerce
Details: Little rusty on analyzing your financials? Let us give you a review of the crucial elements on your profit and loss statement and your balance sheet that you should be looking at to ensure your business is healthy. Get some practical action items to for a healthy P&L. Presented by SCORE in coordination with the Small Business Administration. Call Member Service to register at 702.641.5822 or register online at www.lvchamber.com.



RSVP Policy

The Chamber has an RSVP policy that encourages early registration for popular programs and allows our event partners adequate time to prepare for functions. Any reservation made the week of an event will now be subject to a \$5 surcharge. If you have any questions or concerns regarding this policy, please call 702.641.5822

Business Survival: Legal Solutions

Presented by the Chamber and Holland & Hart

FREE one-on-one help sessions

When: Tuesday, November 17
Time: Appointments available at 6:00-6:50 p.m. & 7:00-7:50 p.m. (two per session)
Location: CenturyLink™ Conference Center at the Las Vegas Chamber of Commerce
6671 Las Vegas Blvd. South, Ste. 300 at Town Square
Details: Attorneys from the law firm of Holland & Hart's Las Vegas office will provide legal counseling to Las Vegas Chamber of Commerce members. The firm's lawyers will provide counseling on commercial business transactions, employment matters, contract law, litigation, intellectual property law, bankruptcy and tax, among other areas. Appointment required, call Jeanette Ratcliffe at 586-3843.



Vegas Young Professionals (VYP) Business 101



When: Tuesday, November 17
Time: 11:30 a.m. - 12:00 p.m. Check in
12:00 - 1:00 p.m. Program
Location: Greenspun Media Group "Strip View" conference room
2360 Corporate Drive, 4th floor
Details: VYP is teaming up with the American Marketing Association and presenting this month's BUS 101: Top Marketing Trends Facing Business Today. Join us and our expert panel including: Solveig Thorsrud-Allen, CEO and President, The Firm Public Relations & Marketing; Brian Rouff, Managing Partner of Imagine Marketing; and Aaron Magness, Business Development, Zappos.com. Cost is \$20 per VYP member, \$35 per non-member and for all walk-ins. Register online at www.vegasyp.com or call 702.735.2196.

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New Member Breakfast

When: Wednesday, November 18
Time: 7:00 - 7:30 a.m. Registration & networking
7:30 - 9:00 a.m. Program
Location: Ricardo's Mexican Restaurant
4930 W. Flamingo Rd.
Details: Learn more about how to make the most of your Chamber membership by attending a New Member Breakfast. This event is complimentary and is hosted by the Chamber Prospectors. This event is by invitation only.

Hosted by:



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Audio visual provided by:



TBAN October Luncheon

When: Wednesday, November 18
Time: 11:45 a.m. Registration & networking
Noon - 1:20 p.m. Lunch & program
Location: Cili Restaurant & Bar
5160 Las Vegas Blvd South at Bali Hai Golf Club
Details: The Technology Business Alliance of Nevada is proactively fostering high-tech growth in Nevada. We are dedicated to assisting high-tech start-ups in finding the talent, customers and financing needed to be successful. Cost is \$35 for prepaid reservations and \$45 for walk-ins. RSVP by calling 702.586.8689 or visit www.tban.us.



18

Vegas Young Professionals (VYP) Fusion Mixer



When: Wednesday, November 18
Time: 6:00 - 8:00 p.m.
Location: TBD
Details: Mix and mingle VYP-style at this month's Fusion Mixer! Enjoy complimentary appetizers and great drink specials, while networking with more than 100 fellow young professionals. Watch the VYP website for details on location. Cost is \$10 per VYP member; \$15 per non-member. RSVP today at www.vegasyp.com.

Sponsored by:



23

Vegas Young Professionals (VYP) Toastmasters

See November 9 for time, location and details.

25

Chamber Voices Toastmasters

See November 11 for time, location and details.

Stay compliant! Labor law posters, available from the Chamber

The Chamber offers a variety of all-in-one posters that detail a number of key points of Nevada employment and labor law. Our Nevada State "All in One" poster is available for \$15.99 (plus S&H) and includes information related to the following:

- Safety and health protection on the job
- Emergency phone numbers
- Discrimination in employment
- Wage and hour laws
- Unemployment insurance
- Nevada payday notice
- Workers' compensation
- Lie detector tests



Federal Posters are available for \$12.99 (plus S&H) and include information related to:

- Equal Employment Opportunity
- Family and Medical Leave
- OSHA
- Minimum Wage
- Polygraph Protection Act
- USERRA

"Combination packages" provide both the state and federal posters for just \$22.99 (plus S&H). For more information call 702.641.5822 or visit the Chamber Store at www.lvchamber.com.



Steve Ballard
Senior Operations Consultant
McDonald's USA, LLC

Steve Ballard started with McDonald's USA, LLC in 1980. McDonald's is the leading foodservice provider in the United States, serving a variety of foods made from quality ingredients to millions of customers every day. More than 80 percent of McDonald's 13,700 U.S. restaurants are independently owned and operated by local franchisees. In the Las Vegas area, McDonald's and its franchisees operate 110 McDonald's restaurants and employ more than 4,300 people.



Mark Cenicola
Chairman, President & CEO
BannerView.com

As chairman, president & CEO of BannerView.com, Mark Cenicola is committed to helping companies build, promote and maintain a successful online presence. With an Associates of Applied Science degree in Computer Information Systems, Cenicola began his eventual rise to company owner as a Network Engineer for the City of North Las Vegas. In addition to his duties for BannerView.com, Cenicola serves on the board of the Turnaround Management Association of Nevada (TMA).



Kirk V. Clausen
Nevada Regional President
Wells Fargo

Wells Fargo Nevada Regional President Kirk V. Clausen is responsible for the more than 120 Wells Fargo banking stores in Nevada. His career in financial services began in 1975. In the past 30 years, he has held progressive positions in business banking, investments and retail banking. An active member of the community, Clausen supports many local organizations including serving as a board member for the Clark County Public Education Foundation, Desert Research Institute, Nevada Policy Research Institute (NPRI) and United Way of Southern Nevada.



Jennifer Herring
Director of Sales
Cosmopolitan Resort and Casino

Jennifer Herring is the director of sales at The Cosmopolitan Resort and Casino. She is responsible for overseeing pre- and post-opening sales efforts. Prior to joining The Cosmopolitan, she was director of sales for Paris/Bally's/Flamingo Las Vegas hotels. She serves as chairwoman of the Board of the Las Vegas Hospitality Association and belongs to several professional organizations. Herring graduated with a Bachelor of Arts in International Relations from the University of California at Davis.



Tom Jenkin
President, Western Division
Harrah's Entertainment, Inc.

Tom Jenkin started his career with Harrah's Entertainment in 1975 as a fry cook. Today, Jenkin's division encompasses Harrah's Entertainment casino properties in Nevada, Arizona and California. Previously, Jenkin served as senior vice president and general manager of the Southern Nevada region. Under his leadership in 2003, Harrah's Las Vegas, the Rio All-Suite Hotel & Casino and Harrah's Laughlin produced record revenues. Jenkin is currently chairman of the Nevada Resort Association and is a board member of the LVCVA and Las Vegas Events.



Andrew Pascal
President/Chief Operating Officer
Wynn Las Vegas

Andrew Pascal has more than 15 years of casino industry experience. He crafted a new merchandising plan and product approach for the slot division of the Golden Nugget and later went on to manage proprietary game creation for Mirage Resorts' properties. Pascal also co-founded Silicon Gaming (which he later sold to International Game Technology), which redefined the slot machine paradigm. Turning to Internet gaming in 2001, Pascal became president/CEO of Wager Works and was responsible for guiding the company through its early stages of development.



Marilyn G. Winn
Regional President
Paris Las Vegas

Marilyn Winn is responsible for overseeing the day-to-day operations of Bally's, Rio and Paris and a combined total of more than 11,000 employees. Harrah's Entertainment has 40 properties in 12 states and three countries. It employs 95,000 and expects to generate \$8 billion in annual revenues. Winn has held several executive positions with the company, including senior vice president and general manager of Harrah's Las Vegas, the Rio, and Harrah's Shreveport Hotel & Casino in Louisiana. Winn also served as senior vice president of human resources for the Shreveport property.



Matt Zender
AVP Claims – Associate Claims Manager
Sequoia Insurance Co.

Sequoia Insurance is a commercial lines insurance company that is "rooted in the west." Matt Zender began his career in insurance 17 years ago and has spent the last four years in charge of Sequoia's Workers' Compensation division. He has dedicated his career to working with clients ranging from Fortune-100 to owner-operated, always focusing on cost-saving solutions. At Sequoia, he enjoys making sure that the needs of the employee and employer are addressed through a goal-oriented approach.



Brett A. Axelrod
Shareholder
Business Reorganization & Bankruptcy | Gaming
Greenberg Traurig, LLP

Brett A. Axelrod focuses her practice on the representation of Chapter 11 debtors, unsecured creditors' committees, purchasers of bankruptcy assets and secured creditors. She is the director of the Nevada chapter of the Turnaround Management Association and a member of TAGLAW, the American Bankruptcy Institute and the Las Vegas Business Forum. Axelrod was selected by Nevada Super Lawyers magazine, 2007 - 2008 and listed in Who's Who in Nevada Business.



Susan Cooper
Executive Projects Manager
Shift4

Susan Cooper's duties include charities officer, community relations specialist and internal management advisor for Shift4. Cooper owned a management consulting company and was previously senior vice president/director of institutional advancement at the Trudeau Institute in New York and worked with Nobel Laureate James Watson at Cold Spring Harbor Laboratory. Cooper is a member of the Rotary Club, NWLV. Her education includes a Bachelor's in English from the University of California-Riverside and a Masters of Library Science from USC.



Gaines DuVall
Summerlin Agency Manager
COUNTRY Financial

Gaines DuVall is the Summerlin Agency Manager for COUNTRY Financial. Gaines has achieved All-American status numerous times with COUNTRY and is building a large agency in Las Vegas. Gaines grew up in Cave Creek, AZ and went to college at Southeastern Oklahoma State University, where he played football for the Savages. Gaines is one of four managers for COUNTRY Financial in the Las Vegas metro area. He is focused on recruiting high-quality people to his team and servicing clients' financial needs.



Jerry Nadal
Senior Vice President of Resident Shows Division
Cirque du Soleil (U.S.), Inc.

Jerry Nadal is responsible for the operations of Cirque du Soleil's productions in Las Vegas and Orlando. Nadal has served as company manager for KÀ at MGM, as interim general manager in Singapore, tour manager for Alegria and Company and manager for Alegria at the Beau Rivage. Nadal's Broadway management credits include Starlight Express at the Las Vegas Hilton and tours of 42nd Street, Grease, Smokey Joe's Café, Fiddler on the Roof, and Oklahoma! Nadal holds an MBA in global management and a bachelor's degree in management.



Troy Robinson
Area Manager
Statewide Fire Protection

Starting with Statewide Fire Protection in 1997, Troy Robinson has worked his way from designer to Las Vegas area manager in the course of 10 years. As area manager, Robinson oversees all projects in the Las Vegas metropolitan area. Born in Canada and raised in Colorado, Robinson received a B.S. in Civil Engineering from the University of Colorado in Boulder.



James Rodrigues
Marketing Director
ProLogis

James Rodrigues joined ProLogis in 2004. Today he oversees the operation of more than 6.5 million square feet of industrial and warehouse facilities. His responsibilities include oversight of day-to-day operations, acquisitions and dispositions, managing lease negotiations for existing and new tenants, coordinating competitive market information and initiating new business. Rodrigues received a B.A. in Political Science from Trinity College in Hartford, Connecticut, and earned a MBA from the Owen Graduate School of Management at Vanderbilt University.



Mark Scott
Managing Partner
SaharaCoins, LLC

Mark Scott, managing partner and senior numismatist of Sahara Coins, LLC, has been a respected industry professional for more than 34 years. Scott and his staff of four full-time numismatists provide discreet and attentive service to collectors and investors, ensuring the highest value for their collections and financial portfolios. Scott's goal is to educate each client and patiently guide them to financial strength, growth and sustainability through tangible asset investments. A Sahara Coins experience will create a rewarding and lasting relationship.



David Story
CEO
Majestic Peak Trading

David Story is the founder and CEO of Majestic Peak Trading. In 2005, he began trading futures and became a successful trader. Story began developing his own trading methodology in 2006 and two years later launched Majestic Peak Trading, a comprehensive trade management solution available to retail futures traders through PFGBEST.com. Prior to his trading career, Story was successful in founding and selling businesses in a wide array of industries.



Mark Sudol
Founder/President
The Sudol Group

Mark Sudol is a registered investment advisor representative with The Sudol Group-Wealth Management Specialists. He is also a registered representative of SunAmerica Securities, Inc. Sudol maintains licensing through the National Association of Securities Dealers to operate as a financial planner and to supervise the activities of a securities branch office. Sudol became a licensed financial planning practitioner in 1983 and qualified as a certified financial planner in 1991.



Richard S. Worthington
President
The Molasky Group of Companies

Richard Worthington has served as president and COO for Paradise Development Co. and The Molasky Group of Companies since 1998. The company has conceived, designed and constructed a diverse portfolio of regional, community and neighborhood retail projects, class-A office, high-rise residential and industrial spaces. The company also has an extensive multi-family portfolio of properties. Worthington serves on the executive committee of the Las Vegas Chamber of Commerce Board of Trustees.



Cloud Nine Entertainment announces the opening of "Cloud Nine", the world's largest land-tethered helium balloon. Located at 3951 Las Vegas Blvd. S., this family-friendly site offers balloon rides from \$17.50 and up. A fantastic place for parties, weddings and birthdays. Call 800.585.8688 www.cloud9vegas.com.



Fresh Start Family Services, LLC, a behavioral and mental health services company, unveiled its non-profit project; Sacred Village, on September 17. Local and state politicians were in attendance. Call 702.489.6318 or visit www.freshstartfamilyservices.com.



1973ink.com provides thousands of promotional products to choose from to get businesses, schools, or organizations noticed. It tries hard to meet or beat the competitions price and does not skimp on service. It has some of the lowest prices around! Call 702.481.1973 or visit www.1973ink.com.



A Bookkeeper's Corner is proud to announce the one year anniversary of its Las Vegas Commercial office. ABC has been in business since 2005, with a presence in Las Vegas since 2007. Quickbooks specialists providing bookkeeping services to small businesses. 702.951.1556 www.abookkeeperscorner.com.



Aaron's; a Lease-to-own retailer held its grand opening on September 19 at 1920 E. Serene Ave. Aaron's no-risk payment programs are a popular alternative to purchasing residential and office furniture, electronics, and home appliances. Call 702.307.1258 or www.shopaarons.com.



BandVino is proud to announce its one year anniversary celebration. Hosting local wine tasting events and manufacturing of Wine Spikes-an outdoor wine glass holder. info@www.bandvino.com.



Jeffrey and Wende Best Library Foundation had their ribbon cutting on October 15. It is a public outreach and pilot program that works with the CCSD (Clark County School District). "Become Yourself" workbooks and workshops are available for grades 5-12. Call 702.421.7082 for more information.



Cragin & Pike is proud to announce its 100th anniversary! The company is located at 2603 W. Charleston Blvd. and provides insurance, risk management and surety to Southern Nevada businesses. Please visit www.cragin-pike.com. 702.877.1111



For the past 25 years, the **Gamblers General Store** has been supplying the world with the finest quality gaming and casino products. The store recently unveiled a new window wrap product. Located at 800 S. Main St. Call 702.382.99034 or visit www.gamblersgeneralstore.com.



Gavish Real Estate is proud to announce its expansion into a new 3,000 square foot state-of-the-art facility, located in the heart of Summerlin. GRE is a full-service real estate office serving all of your real estate needs. Call 702.255.1145 or visit www.gavishrealestate.com.



Kama Energy Efficient Building Systems and Cell Phones For Soldiers, joins with The Military Order of the Purple Hearts, local Chapter 730 to kick off cell phone collection in Las Vegas, NV. Kama Company headquarters are located at 6012 Topaz St., Suite 6, LV, NV 89120. 702.451.7155. www.kama-eebs.com.



Nevada Paralyzed Veterans of America celebrated the re-grand opening of its new building and dedication ceremony for the Hugh Richens building on September 25. Located at 704 S. Jones Blvd., LV, NV 89107. 702.646.0040 www.nevadapva.org.



Roberto's Taco Shop is proud to announce its newest location at 2810 Bicentennial Parkway, Ste. 120 in Henderson. Roberto's is proud to serve fresh authentic Mexican fast food. It is open 24/7. Please visit its website www.robortostacoshop.com.



Harrison Insurance Agency announces 20 years of improving its clients benefits while saving them money. Harrison Insurance Agency is a resource for the Las Vegas Chamber of Commerce Employee Health Insurance plan. Contact at us at 702.648.1634 or www.insurenv.com.



PR Media Professionals, a full-service company, opened its office at 3620 N. Rancho Dr., Ste 111. The company works with companies on a small budget to maximize their public relations and marketing efforts locally and/or nationally at an affordable rate. 702.560.5164 or



Wowgreen celebrated its worldwide launch in Las Vegas. Freeing the world of toxic chemicals, one household at a time, with its safe green cleaning products. Call 702.473.9814, e-mail wow22517@gmail.com or visit www.creationgreen.com.



BDO Seidman, LLP is pleased to announce the relocation of its Las Vegas practice to its new location in Town Square. BDO Seidman is the world's 5th largest full-service accounting practice serving the middle market with offices in 37 states and 110 countries. The Las Vegas office is located at 6671 S. Las Vegas Blvd., Suite 200, LV, NV 89119 702.784.0000 www.bdo.com.



Roberto's Taco Shop is proud to announce the opening of one of its newest locations at 10030 W Cheyenne Ave., Ste 130., LV. Roberto's is proud to serve fresh authentic Mexican fast food. It is open 24/7. Please visit its website www.robortostacoshop.com.

Chamber Voices Toastmasters

Become the speaker and leader you want to be!



Conquer fears. Express ideas. Succeed with Chamber Voices Toastmasters. The Chamber offers its members a public speaking club to help them hone and develop presentation

skills. This professional development program is held every two weeks and is perfect for Chamber members looking to improve their speaking abilities. No RSVP is required.

Guests may attend at no charge.

Monthly on the

2nd & 4th Wednesdays

10:30 a.m. - Noon

Las Vegas Chamber of Commerce Conference Center

Club dues are \$45 every six months

For more information regarding Chamber Voices Toastmaster Club visit us online at www.lvchamber.com.

Las Vegas Chamber of Commerce

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The Las Vegas Chamber of Commerce has a U.S. Post Office ready to help you with your mailing and shipping needs now and for the holidays.



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Las Vegas Chamber of Commerce

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9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank) Publisher (Name and complete mailing address) Las Vegas Chamber of Commerce, 6671 Las Vegas Blvd. South, Suite 300, Las Vegas, Nevada 89119 Editor (Name and complete mailing address) John Osborn, Las Vegas Chamber of Commerce, 6671 Las Vegas Blvd. South, Suite 300, Las Vegas, Nevada 89119 Managing Editor (Name and complete mailing address) N/A		
10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.) Full Name Complete Mailing Address Las Vegas Chamber of Commerce Las Vegas Chamber of Commerce, 6671 Las Vegas Blvd. South, Suite 300, Las Vegas, Nevada 89119		
11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box <input checked="" type="checkbox"/> None Full Name Complete Mailing Address		
12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one) The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes: <input checked="" type="checkbox"/> Has Not Changed During Preceding 12 Months <input type="checkbox"/> Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement) PS Form 3526, September 2007 (Page 1 of 3 (Instructions Page 3)) PSN 7530-01-000-9031 PRIVACY NOTICE: See our privacy policy on www.usps.com		

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15. Extent and Nature of Circulation	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
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(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	259	242
b. Paid Circulation (By Mail and Outside the Mail)	6662	6275
(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)		
(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	0	0
(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g. First-Class Mail®)	0	0
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))	6921	6517
d. Free or Nominal Rate Outside-County Copies Included on PS Form 3541	0	0
e. Free or Nominal Rate Distribution (By Mail and Outside the Mail)	0	0
(2) Free or Nominal Rate In-County Copies Included on PS Form 3541		
(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g. First-Class Mail)	0	0
(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	2079	2483
a. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3), and (4))	2079	2483
f. Total Distribution (Sum of 15c and 15e)	9000	9000
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))	300	250
h. Total (Sum of 15f and g)	9300	9250
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16. Publication of Statement of Ownership <input checked="" type="checkbox"/> If the publication is a general publication, publication of this statement is required. Will be printed in the November 2008 issue of this publication. <input type="checkbox"/> Publication not required.		
17. Signature and Title of Editor, Publisher, Business Manager, or Owner 		Date 10/7/09
I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).		
PS Form 3526, September 2007 (Page 2 of 3)		

President's Club

Marnell Corrao
Jay Barrett

Premier Members

Kona Grill
Derrick Brissette

SA Recycling
Frances Dufrene

New Members

Aaron's Sales and Lease
Miguel Mateos

Advanced Home Healthcare
Edgar Jimenez

Alexander Dawson Foundation
Kevin Cloud

American Family Insurance
Jeff Makiri

American Solutions For Business
Jeff Runyon

Amerigroup Community Care
Martha Kennerson

Aqua Management, Inc.
Clarence Collins
Terrence O'Leary

Arts Mobile RV Repair
Art Esquivel

Artsy Nannies, LLC
Andrea Vallee

Bailey's Sweeper Service
John Bailey

Bombard Electric, LLC
Chris Brooks

Bridger Inn Hotel
John Marshall

Carpet Liquidators Warehouse
Spencer Scott

CenturyLink
Jeff Oberschelp

Charity One Insurance Agency, Inc.
BaSheba Peoples

Children's Dental Care and
Orthodontics
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Kruyer Dental
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Landaco
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Las Vegas Pediatric Critical
Care Associates
Meena Vohra

Las Vegas Tonka Toys
Larry Gilbert

Lionel Sawyer & Collins
Christopher Mathews

Mark Day, D.O., Inc. a pc
Joyce Day

Matheny's Shine A Blind
Makiea Matheny

Matsui American, Inc.
Jin Sun

MountainView Hospital
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Nevada Drug Card
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Nitrex, Inc.
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Elaine Richards

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Craig Whiting

Williams Construction Corp.
Bob Williams

Woo Restaurant
Theresa Woo

wowgreen 22517
Robert Miller

Congratulations!

What's the secret to long-term success in the Southern Nevada business community? Establishing long-term and personal relationships with other professionals. What's the most effective way to do that? Membership in the Las Vegas Chamber of Commerce.

Congratulations to the following companies celebrating membership anniversaries in **November 2009**.

TWENTY+ YEARS

Manpower Professional (45)
Desert Springs Hospital (38)
College of Southern Nevada-Office
of the President (36)
R & R Partners (35)
Ralph Jones Display (35)
Sand Creek Mobile Home Park (32)
SAVMOR Rent A Car (32)
American Pacific Corp. (28)
Lionel Sawyer & Collins (27)
Lawyer Trane (23)
Realty America (22)
Foreign Money Exchange, Inc. (21)
Motel 6 (21)
Marshall Fenn Five Star
Communications (20)

FIFTEEN YEARS

Cemex
Colonial Bank
Kiesub Electronics Supply
LND Construction
Mechanical Contractors
Association, Inc.
Shevlin Financial Group
Viva Las Vegas Wedding Chapel

TEN YEARS

Renee Bassett, DDS
Best Bet Products, Inc.
Beyer Training and Development
C.P.T. Digital Imaging
Collura Concrete, Inc.
CTX Mortgage Company, LLC/LV
Tropicana Retail Branch #282A
The Design Factory, LLC
Graphics West
Looktours.com
ManagedPay Professional
Employer Services
Manpower Inc. of Southern Nevada
Variety Day Home

FIVE YEARS

American Toxicology
Brock-Rock Insurance Group
Charles A Jensen & Associates, Inc.
Coyote Stations
Cromwell Management, LLC
CRS Services- Lic.# 56107
Desert Endocrinology
Fort Apache Storage Depot, LLC
IND
Zev E. Kaplan, Ltd
The Korte Co.
Kreloff Arts, LLC
Michael R. Madow, M.D.
Nevada Subcontractors Association
NRC Engineers, Inc.
Pollux Communications, LLC
R & J Steel, LLC
Receptionist Solutions, LLC
SH Nevada
Siena Suites
Sierra CD Advisors LLC
Simayof @ The Venetian
Specialized Alternatives for
Families & Youth (SAFY)
Specialty Cruise of Nevada, LLC
Start To Finish, Inc.
U.S. Plumbing, Inc.
UPS Store #97
Vegas Valley Office Machines
Versa Cold



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what
Financial
Planners are
saying
about your
money**

**Business & Financial Talk with
News, Traffic & Weather throughout the day
plus Ray Lucia, Lou Dobbs, Phil Grande, Mike Huckabee,
Andy Vierra & the Wall St Journal Reports**

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The Las Vegas Chamber of Commerce is proud to provide members with a place to publish their current announcements. Please follow the submission guidelines outlined at the bottom of page 3 under "Helpful Hints" section. Submissions not following the guidelines may not be published. E-mail news items to pr@lvchamber.com or fax to Public Relations at 702.735.0320.

Do you want to get the most exposure for your next special event, or publicity about your grand opening or new product launch?

The Las Vegas Chamber of Commerce Public Relations Department can help you maximize your exposure by giving you a comprehensive list of media contacts. This list includes key contacts at all major Television, Radio and Print publications in Southern Nevada.

Chamber Members	\$69
Non - Members	\$99

Contact the Public Relations department at 702.641.5822 or email at pr@lvchamber.com

Coming Events & Current Campaigns

Miss Rodeo America 2009 Maegan Ridely will host the **Nevada Contractor's Association's** 10th annual Contractor of the Year Awards on Tuesday, December 1, at the **Rio All-Suite Hotel & Casino**. 702.222.0320.

Nevada Paralyzed Veterans is collecting money and gift certificates to purchase clothing, hygiene products and food for its Adopt-A-Vet program for the holidays. 702.646.0040

YMCA of Southern Nevada is offering complimentary six-month memberships to unemployed individuals and their families. Participants have access to YMCA fitness amenities, as well as the computer learning centers.

United AMS is partnering with Nevada Society for the Prevention of Cruelty to Animals for its "Howiday Pet Supplies Drive." United AMS will be collecting pet supplies for the no-kill sanctuary through November 16, at 8350 W. Sahara Ave., Ste. 110.

Congratulations

Cox Communications earned the top rating of 100 percent in the 2010 Corporate Equality Index, an annual survey administered by the Human Rights Campaign Foundation measuring treatment of lesbian, gay, bisexual and transgender employees and consumers.

Steve Oshins and Richard Oshins of the **Law Offices of Oshins & Associates, LLC** have been listed in the 2010 edition of The Best Lawyers in America in both the Trusts & Estates category and the Tax Law categories.

Harrah's Entertainment was honored at the 16th National Annual Asian Entrepreneur of the Year Awards as one of the best companies for Asian Pacific Americans.

Several attorneys from **Greenberg Traurig LLP** received recognition in the 2009 edition of *Mountain States Super Lawyers* in the areas of bankruptcy, business litigation, business/corporate matters and intellectual property.

McDonald Carano Wilson LLP is celebrating its 60th anniversary. The firm was established in 1949, and has offices in Las Vegas and Reno with more than 50 lawyers statewide.

Goodwill of Southern Nevada opened its 10th Albertson's-based donation center in the parking lot of East Charleston and Sloan. This is the 10th such donation center that is a result of this partnership.

Announcements

City National Bank appointed John Wilcox as senior vice president and regional banking manager responsible for the bank's branches in Las Vegas, North Las Vegas, Reno, Carson City and Minden.

Community One Federal Credit Union named Parker Busk as Tanaya branch back up lead teller; Alfie Salbadad as Sahara branch back up lead teller; Mandy White as Renaissance branch back up lead teller; Gina Kerby as call center e-representative; and Patricia Ochoa as Renaissance branch receptionist.

Fern Netzky, corporate counsel for **Orgill/Singer & Associates**, has been appointed to the board of directors of A Caring Place, a non-profit organization that offers free support to individuals touched by cancer.

LeMond, Langman & Calitri Insurance Solutions hired Tim Brun and Donna Ferguson as insurance agents and brokers in its commercial insurance division.

Lionel Sawyer & Collins appointed Adrian Gonzalez as director of client services. Gonzalez brings nearly 15 years of marketing, advertising and public relations experience to his new position.

Big Traffic Mass Media and Letizia Ad Team have joined forces and created a new firm, **Letizia Mass Media**, a hybrid agency that fuses traditional media with new-age technologies.

PR Media Professionals hired Hank Bond as a senior consultant. Bond brings more than 35 years of communications experience to the company.

PSAV Presentation Services appointed Shannon Hall as regional vice president-sales, and Marian Wilson as regional vice president-operations.

Angela Williams joined **IT Strategies International Corp.** as director of business development.

Roger Sachs, co-owner of **Steiner's-A Nevada Style Pub**, was appointed president of the Nevada Tavern Owners Association.

Carol Bishop joined the staff of **University of Nevada Cooperative Extension** as the extension educator in East Clark County, where she will focus on programming for the Logandale, Overton, Mesquite and Bunkerville areas.

Community Service

Southwest Gas Corporation and the Laub Foundation awarded seven \$1,500 scholarships to children of Southwest Gas employees.

Quality Towing sponsored a meeting with HOA presidents, board members and property management to help educate them on new laws that are in effect and share other valuable information.

Area Health Education Center of Southern Nevada and the **College of Southern Nevada** have partnered with the Southern Nevada Medical Industry Coalition to launch the Southern Nevada Healthcare Industry Education, Training and Employment Project to provide entry-level health career training.

The Foundation for Positively Kids held its 10th annual Duck Derby event that raised money to build a 72-bed, 3.06 acre children's health facility in Henderson.

McCarthy Building Companies, Inc. hosted its annual Subcontractor Appreciation Golf Tournament that raised \$4,465 for local youth organizations.

On the Move

Lease-to-own retailer **Aaron's Inc.** opened its new Las Vegas location at 1920 E. Serene Avenue.

Projects and Deals

Grubb & Ellis Las Vegas brokered the lease of 1,216-square-foot retail space for 5 years valued at \$104,500, as well as the lease of 2,465-square-feet of office space for 36 months valued at \$103,800.

Urban Environmental Research is developing a first-of-its-kind carbon management and energy consumption measurement tool to help target conservation efforts where they are needed most.

Soozi Jones and Bobbi Miracle of **Commercial Executives** brokered the sale of a 5,100-square-foot retail space for \$1,550,000.

Telesphere, a business phone and Internet services provider, collaborated with Alverson, Taylor, Mortensen & Sanders to upgrade the law firm's entire communications system from traditional PBX to a fully hosted VoIP solution.

Crisci Builders has completed a \$433,525 street rehabilitation services project, including removing and rebuilding pavement, curbs, gutters and sidewalks, for the Rancho Park subdivision.

SHArchitecture designed the new LEED®-registered Ralph and Betty Engelstad Boys and Girls Clubhouse. The new 8,040-square-foot facility is designed to achieve a Silver rating.

CORE Construction-Nevada has been contracted to construct the 88,359-square-foot Ruby Duncan Elementary School at 250 W. Rome Street in North Las Vegas.

THOMAD Engineering announced the completion of Audi Henderson Auto Dealership. The engineering firm provided full structural engineering services for the 24,500-square-foot facility.

Jaynes Corporation was awarded the contract to design and construct the F-16 Aggressor Hangar/Aircraft Maintenance Unit and Green Flag Operations Facility at Nellis Air Force Base.

Chamber News...*continued from page 4*

Coming up in the December Business Voice...

We'll welcome the Chamber's incoming Board of Trustees and 2010 chairman Kristin McMillan, of CenturyLink™, and will recap the details about the Chamber's annual Installation Luncheon on December 3 at the Four Season's Hotel. Register today to attend the Installation Luncheon by calling Member Services at 702.641.5822. This event is sponsored by NV Energy, Chamber Insurance & j30 Benefits, LLC and UnitedHealthcare.

Special Member Meeting Notice

The Las Vegas Chamber of Commerce Board of Trustees Chairman Steven Hill has called a Special Member Meeting.

Date: Wednesday, December 16

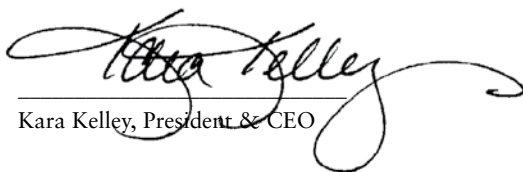
Time: 5:00 p.m. – 7:00 p.m.

Location: Planet Hollywood - conference space on the mezzanine level

Purpose:

1. To approve an amendment to the Chamber's Bylaws increasing the quorum required to transact business at any member meeting.

2. To approve certain amendments to and a restatement of the Chamber's Articles of Incorporation to permit the Chamber to establish more than one class of members and for other technical amendments related to the restatement of such articles.


Kara Kelley, President & CEO

BEYOND THE LIGHTS, BEYOND THE HEADLINES



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October 1 Chamber launches new Green Roots Program



This mini-“green” expo gave Chamber members first hand, face-to-face, practical advice on green business practices. Sponsored by Office Depot and hosted by the Chamber Green Initiative Committee, this well-attended networking event also launched the Chamber’s Green Roots program. Visit www.lvchamber.com/programs/green for more information.



October 14 President Club and Board of Advisors members go behind the scenes at *The Las Vegas Review-Journal*



Cara Roberts, Norm Clark, Ira Sternberg, Gina Polovina and Sherm Frederick enjoy the mixer at *The Review-Journal*.



President’s Club and Board of Advisors members received special behind-the-scene tours of *The Review-Journal*’s printing operation.



Chamber Chairman Steve Hill addresses members as Les Harris and Bob Brown look on.



Bob Orgill of Bank of New York Mellon and Lorretta Moses of Telesphere exchange a laugh at this exclusive PC and BOA mixer at *The Las Vegas Review-Journal*.



Publisher of *The Las Vegas Review-Journal* Sherm Frederick shares his perspective on the local economy.

WHAT YOU **KNOW** IS JUST AS IMPORTANT AS **WHO YOU KNOW**

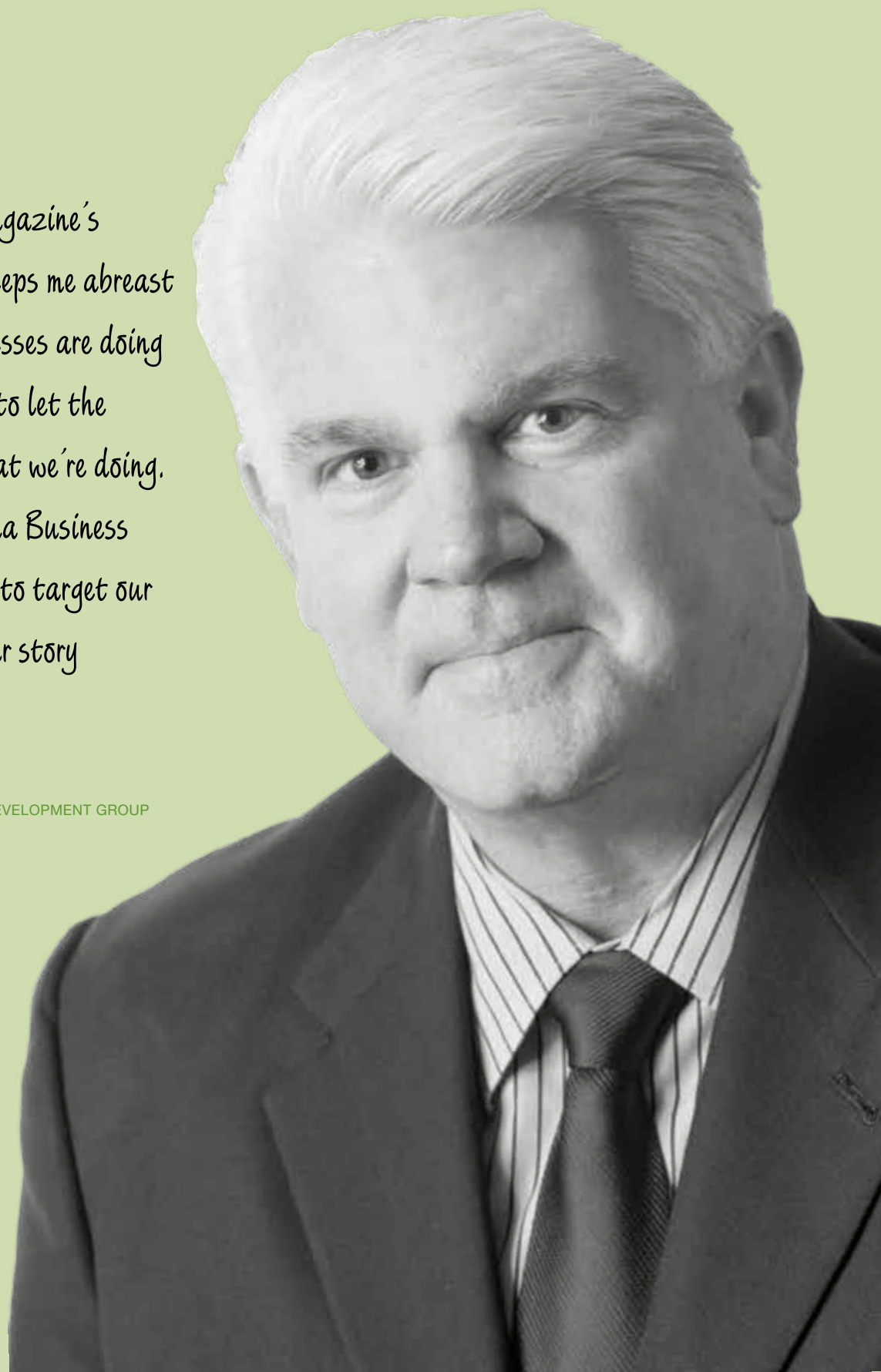
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From my desk...*continued from page 3*

For 2009, state and local sales taxes are also deductible (in lieu of state and local income taxes). This benefit may be especially valuable if you are planning a big-ticket purchase in the near future. Another popular tax incentive will expire before the end of 2009: the first-time homebuyer credit (\$8,000) is set to expire after November 30, 2009, but may be extended.

IRA conversions

Starting in 2010, anyone can convert a traditional IRA to a Roth IRA, regardless of their income and other current restrictions. You can choose to recognize income from the conversion in 2010 or average it out over 2011 and 2012. President Obama has proposed raising the top two individual marginal income tax rates after 2010. If you are considering an IRA conversion, you may want to do it next year and recognize the income in 2010.

Small businesses

Small business expensing under Code Sec. 179 is at an all-time high this year (\$250,000). The asset purchase threshold for reducing the deduction is \$800,000. The higher amounts are set to expire after 2009. Businesses that have been contemplating a purchase need to act soon if they want to take advantage of the more generous Code

Sec. 179 expensing amount. The expensing amount will fall to \$134,000 in 2010 unless Congress extends it. Another business tax break - bonus depreciation - will also expire at the end of 2009. Fifty percent bonus depreciation is taken on top of the regular depreciation for the year the property is placed in service. Keep in mind that a larger current depreciation deduction results in smaller future deductions.

Many small business owners operate their businesses as sole proprietorships or partnerships. The expected increase in the top two marginal income tax rates after 2010 will also affect them. It is not too early to start planning for those anticipated rate hikes.

Small businesses should have a year-end retirement plan check-up. The Obama administration and the IRS recently announced some measures to encourage small businesses to offer a retirement plan or expand an existing plan. Always consult your tax professional regarding your personal circumstances. ■

The views expressed in this article are opinions of the author and may not reflect those of the Las Vegas Chamber of Commerce.

Chamber provides health insurance options... *continued from front page*

- Chamber member-brokers are welcome to enroll Chamber member clients

The plan is negotiated for a two-year period, which means your rate is guaranteed to remain the same during that time period. This gives businesses the opportunity to plan appropriately for this expense without surprise increases that can wreck havoc on your company budget.

“The Chamber’s health insurance plan was created to fill a need for small businesses that doesn’t currently exist elsewhere,” says Kelley. “When you’re able to offer your employees comprehensive insurance coverage, you automatically gain a recruiting, retention and productivity edge over your competitors who don’t offer coverage.”

The Chamber’s health insurance plan is administered by Chamber Insurance & Benefits (CIB), a wholly-owned subsidiary of the Chamber. CIB works with Health Plan of Nevada, Sierra Health and Life and member insurance brokers to bring affordable solutions to your company’s health care needs. Through this partnership, CIB brokers can offer a

wide selection of plans to any small business.

Members can choose between two Health Maintenance Organization (HMO) and three Point of Service (POS) medical plans. A Preferred Provider Organization (PPO) medical plan also is available. In addition, there are options for dental, vision and prescription drug coverage and life insurance.

In addition to offering you access to this unique health insurance plan, the Chamber is also engaged in the health care reform debate, and advocating for reform that will encourage improvement of the system through increased competition and will not burden small businesses with mandates, increased taxes or penalties.

You can learn more about the Chamber’s priorities for health care reform on its website at www.lvchamber.com.

To find out more about the Chamber’s health insurance plan and how you can enroll, contact, Chamber Insurance & Benefits, LLC., visit www.chamberib.com or call 702.586.3889. ■



“City National helps us change lives.”

Non-profits have important missions, but like any business they must be run effectively. A few years ago we went through a very thoughtful process to find the best banking relationship for us, and selected City National. One thing that really stood out was City National’s complete commitment to personal service.

We have a pretty complicated business, and needed a bank that could help us manage our cash flow more effectively. Our expenses are fairly consistent, but donations fluctuate. City National has been very, very helpful.

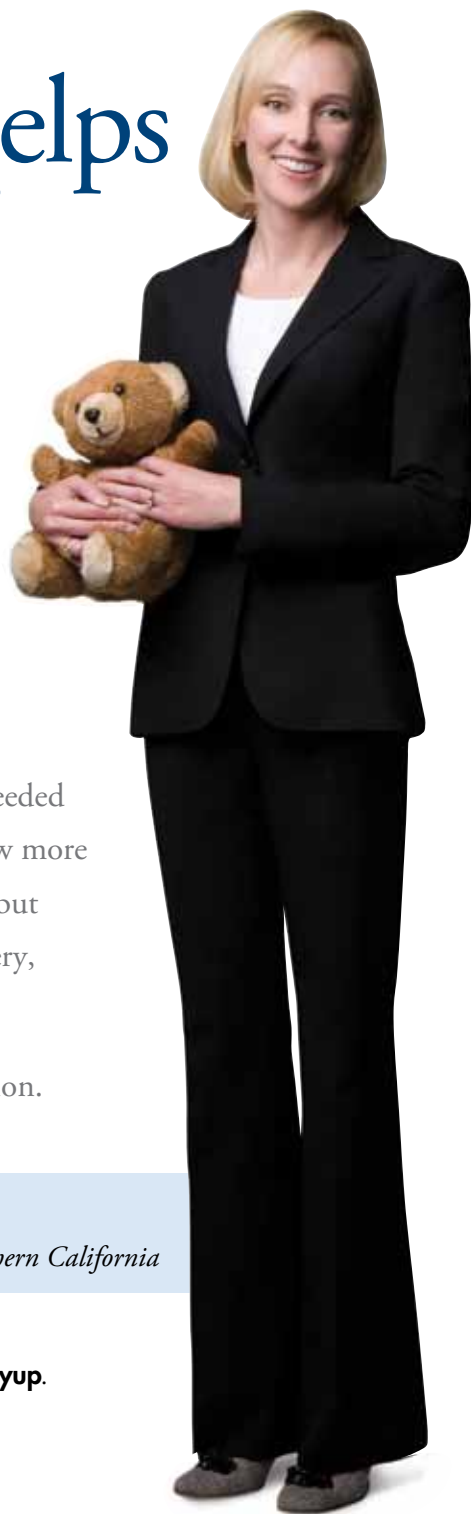
City National is *The way up*® for our organization.

Nicole Rubin

CEO, Ronald McDonald House Charities® of Southern California

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A photograph of a smiling couple standing in front of a shop window. The woman is wearing a light green top and the man is wearing a blue polo shirt. The shop window has signs for 'GIFTS', 'SALES', 'ANTIQUE', 'RESTORATION', and 'EXTERIOR & INTERIOR LIGHTING'.

healthy businesses thrive

You already know how important your employees are to your small business. Providing quality health insurance is an important factor in keeping them and your business thriving. Did you know a Las Vegas Chamber of Commerce membership is the key to affordable coverage?

Thousands of Las Vegas Chamber of Commerce member businesses with 2-50 employees are already taking advantage of the Chamber Insurance & Benefits plan.* With the bargaining power of big business, our member brokers can easily tailor a plan to suit the health insurance needs of your small business.

For more information, contact Chamber Insurance & Benefits at:

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